



Order Filed on March 17, 2017
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1

DENISE CARLON, ESQUIRE

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Attorneys for Movant

PNC Bank, N.A.

In Re:

Paul J. Cavanaugh & JoAnn Cavanaugh,

Debtors.

Case No.: 16-15584-MBK

Adv. No.:

Hearing Date: 1/24/17 @10:00 a.m.

Judge: Michael B. Kaplan

**AMENDED ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO
DEBTORS' CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby
ORDERED

DATED: March 17, 2017

A handwritten signature of Michael B. Kaplan in black ink, written over a horizontal line.
Honorable Michael B. Kaplan
United States Bankruptcy Judge

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Debtor:

Paul J. Cavanaugh & JoAnn M. Cavanaugh

Case No.:

16-15584-MBK

Caption:

**AMENDED ORDER RESOLVING SECURED CREDITOR'S
OBJECTION TO DEBTORS' CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, PNC Bank, N.A., holder of a first mortgage on real property located at 125 Dey Grove Road, Monroe, NJ 08831, Denise Carlon appearing, by way of objection to the confirmation of Debtors' Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Robert Nisenson, Esquire, attorney for Debtors, Paul J. Cavanaugh & JoAnn Cavanaugh, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtors agree to attempt to refinance the subject property or pay off the subject mortgage loan within twelve months from the date of confirmation; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor is to make adequate protection payments of \$2,200.00 outside of the plan directly to Secured Creditor while the refinance is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale or refinance of the property is unsuccessful, Debtors shall modify the plan to address Secured Creditor's pre-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

Certificate of Notice Page 3 of 3
United States Bankruptcy Court
District of New Jersey

In re:
Paul J. Cavanaugh
JoAnn M. Cavanaugh
Debtors

Case No. 16-15584-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Mar 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 19, 2017.
db/jdb +Paul J. Cavanaugh, JoAnn M. Cavanaugh, 125 Dey Grove Rd, Monroe Twsp, NJ 08831-5803

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 17, 2017 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor Federal Home Loan Mortgage Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Robert C. Nisenson on behalf of Debtor Paul J. Cavanaugh rnisenson@aol.com,
nisensonlaw@aol.com;G2729@notify.cincompass.com;nisensonlaw@gmail.com
Robert C. Nisenson on behalf of Joint Debtor JoAnn M. Cavanaugh rnisenson@aol.com,
nisensonlaw@aol.com;G2729@notify.cincompass.com;nisensonlaw@gmail.com

TOTAL: 4